

Figure 1

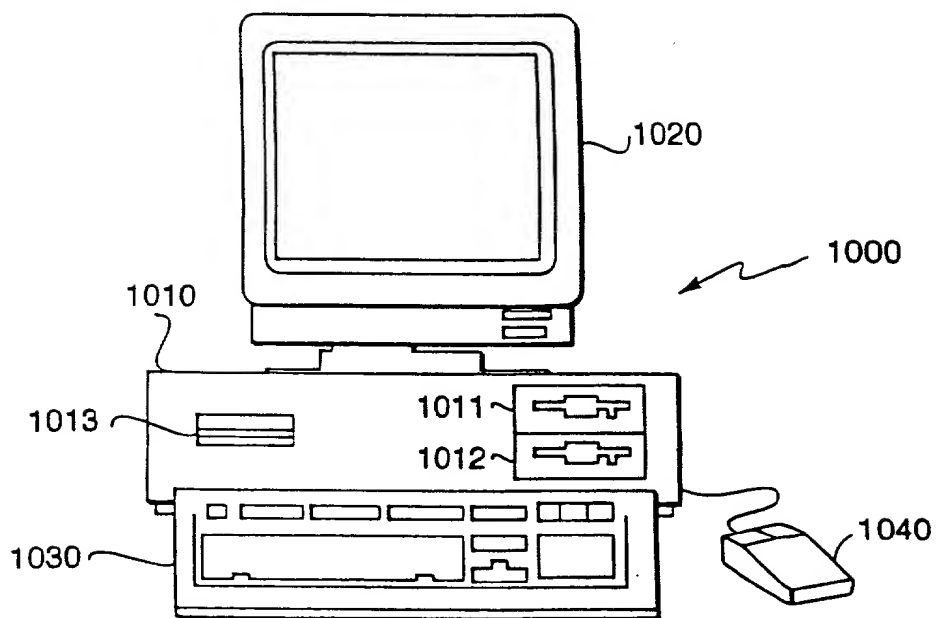


Figure 2

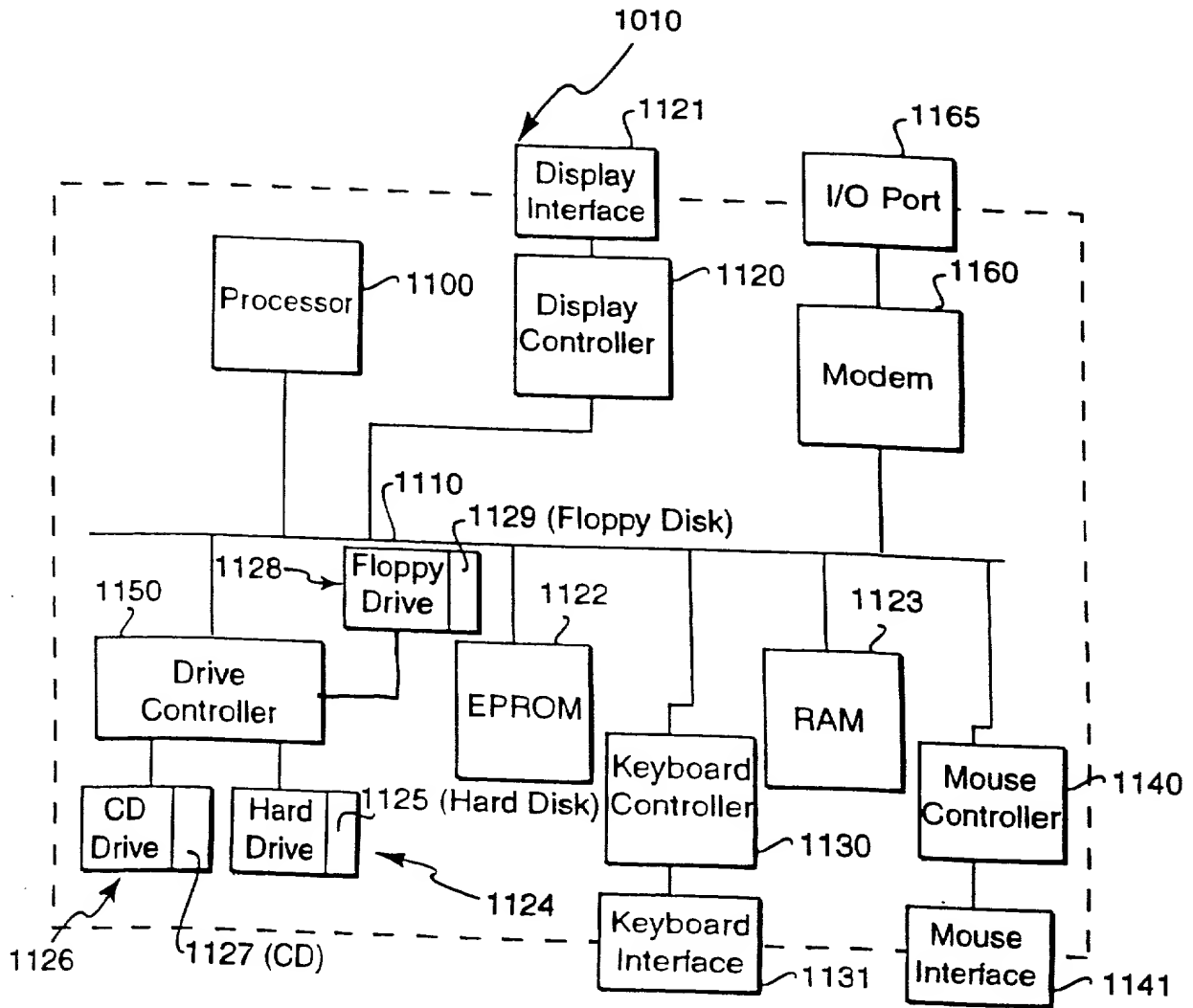


Figure 3

Diagram of a computer system 1000'. The system includes a tower unit 1010' with two drive bays labeled 1011' and 1012', a floppy disk drive labeled 1013', and a CD-ROM drive labeled 1014'. The tower unit 1010' is connected to a monitor 1020', a keyboard 1030', and a mouse 1040'.

Figure 4

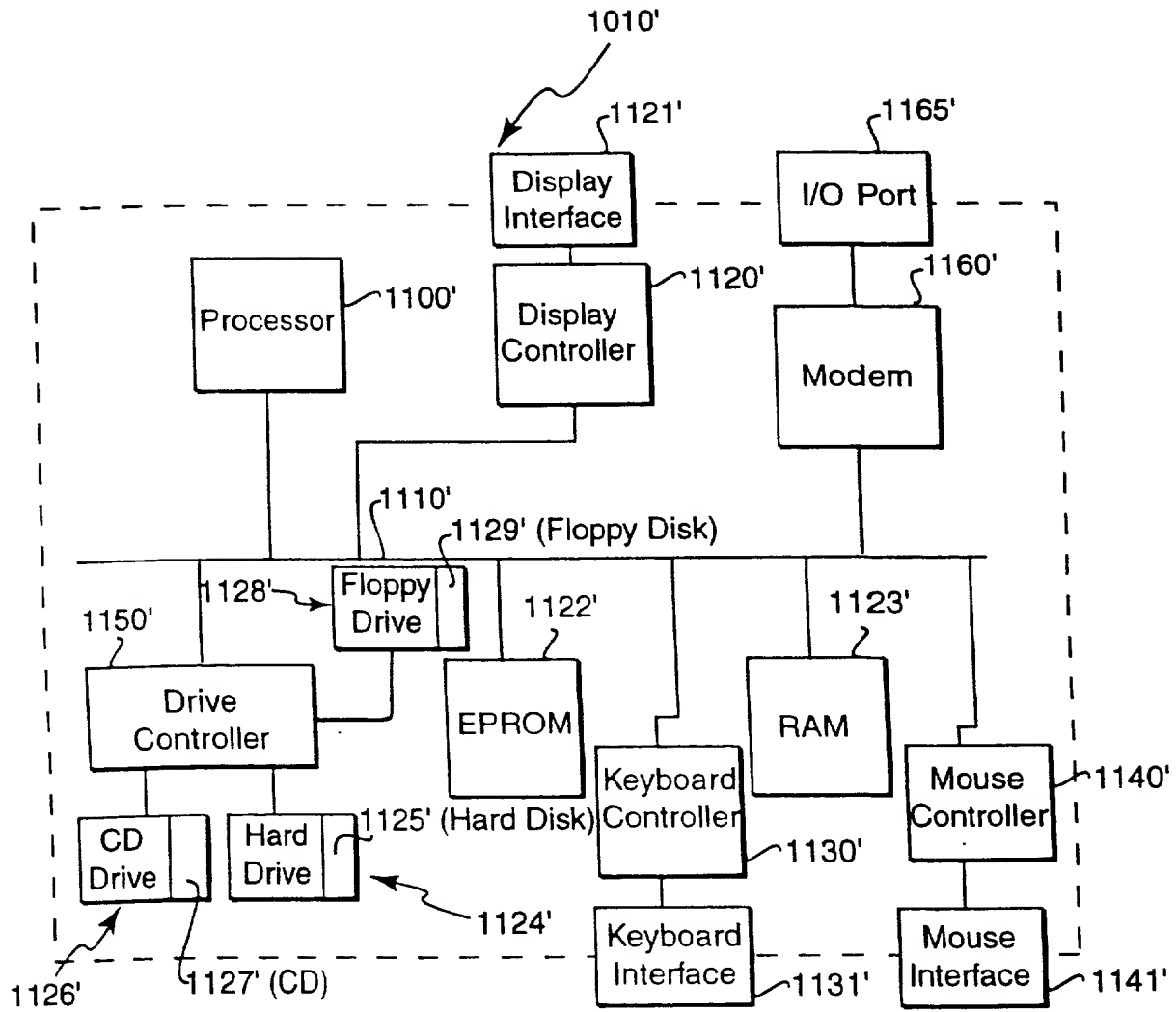


Figure 5

PAYMENT PAGE

Please enter the amount of the payment:

\$ _ ~601

Please a payee from the following list:

~605
Cable Company
Acme Internet Traders
Bolt Electric Company

Submit your request:

610
SUBMIT

Figure 6

TABLE "C0802B50"

700

REGISTERED USER		STATUS	REGISTRATION DATE	NUMBER OF PAYMENTS	NUMBER NOT HONORED
NAME	UNIQUE IDENTIFIER				
John Smith	4529-se-44	C	12/01/01	7	0
Jane Doe	859-ru-485	O	05/18/00	45	0
Fred Phelps	35-5-x-665	O	05/15/01	19	3
Rhonda Vu	BRZ-5498	C	07/01/00	0	0
Bob Doe	4g465df-4	O	03/25/99	212	4
Denise Jones	37-465DE	O	09/09/00	31	0
Bill Dee	64768	C	06/19/00	2	1
Acme Grocery	46554-hy	O	04/26/00	486	0
Dianne Spry	65-p15-46	C	07/19/00	24	0

Figure 7

5800

TBDEED" E030285E

PAYEE	PREFERRED STATUS	FIRST PAYMENT DATE	NUMBER OF PAYMENTS	NUMBER NOT HONORED
8017 Cable Company	8027 Y	803 12/01/01	804 1593	805 17
Josh Reading		05/18/00	1	1
Mid Atlantic Tire		05/15/01	259	0
Acme Internet Traders	Y	07/01/00	17859	106
Suzy Myers		03/25/99	1	0
Corner Shoe Repair		09/09/00	31	0
Peggy Wilson		06/19/00	2	1
Bolt Electric Company	Y	04/26/00	486	0
XX Department Store		07/19/00	924	74

Figure 8

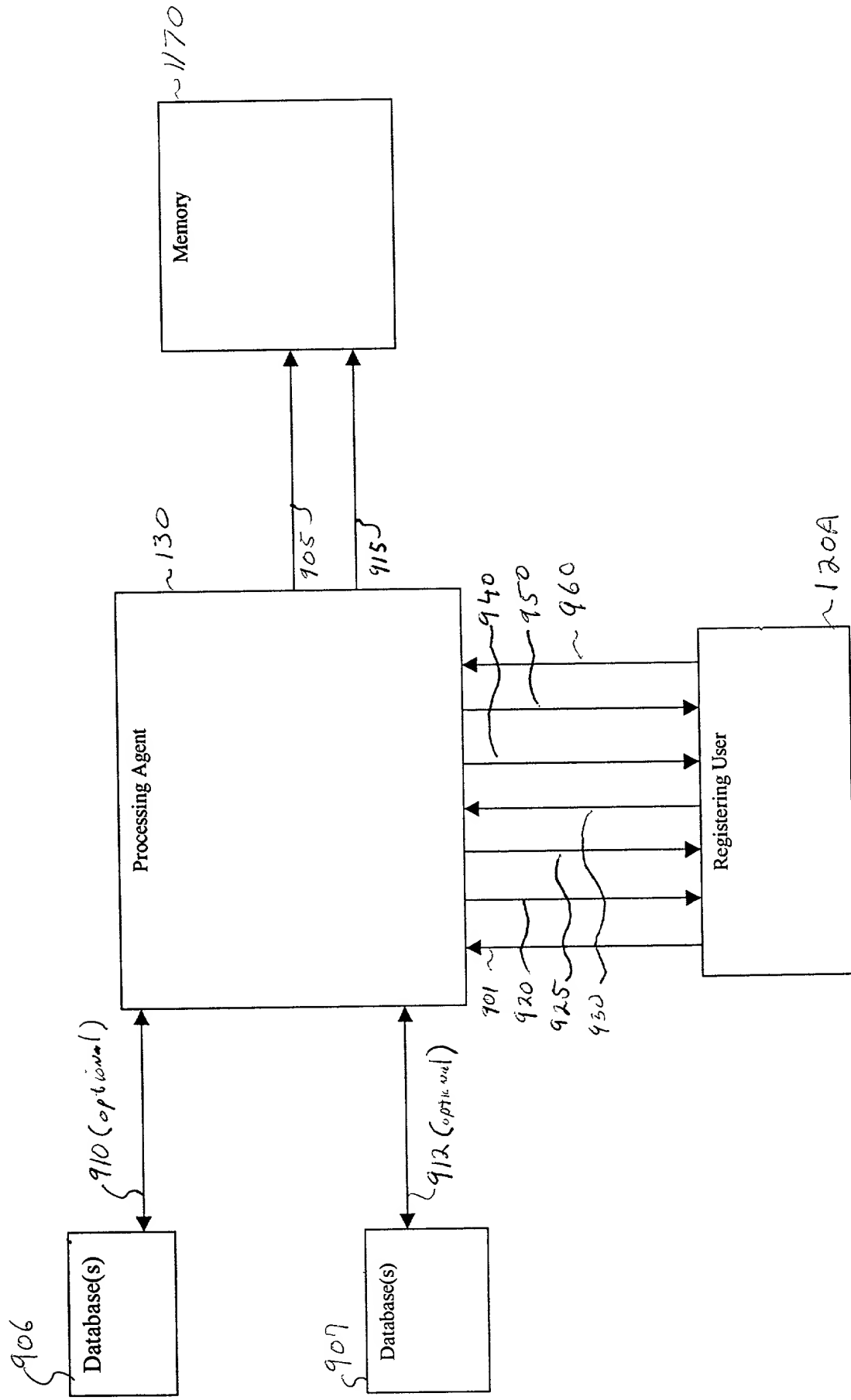


Figure 9

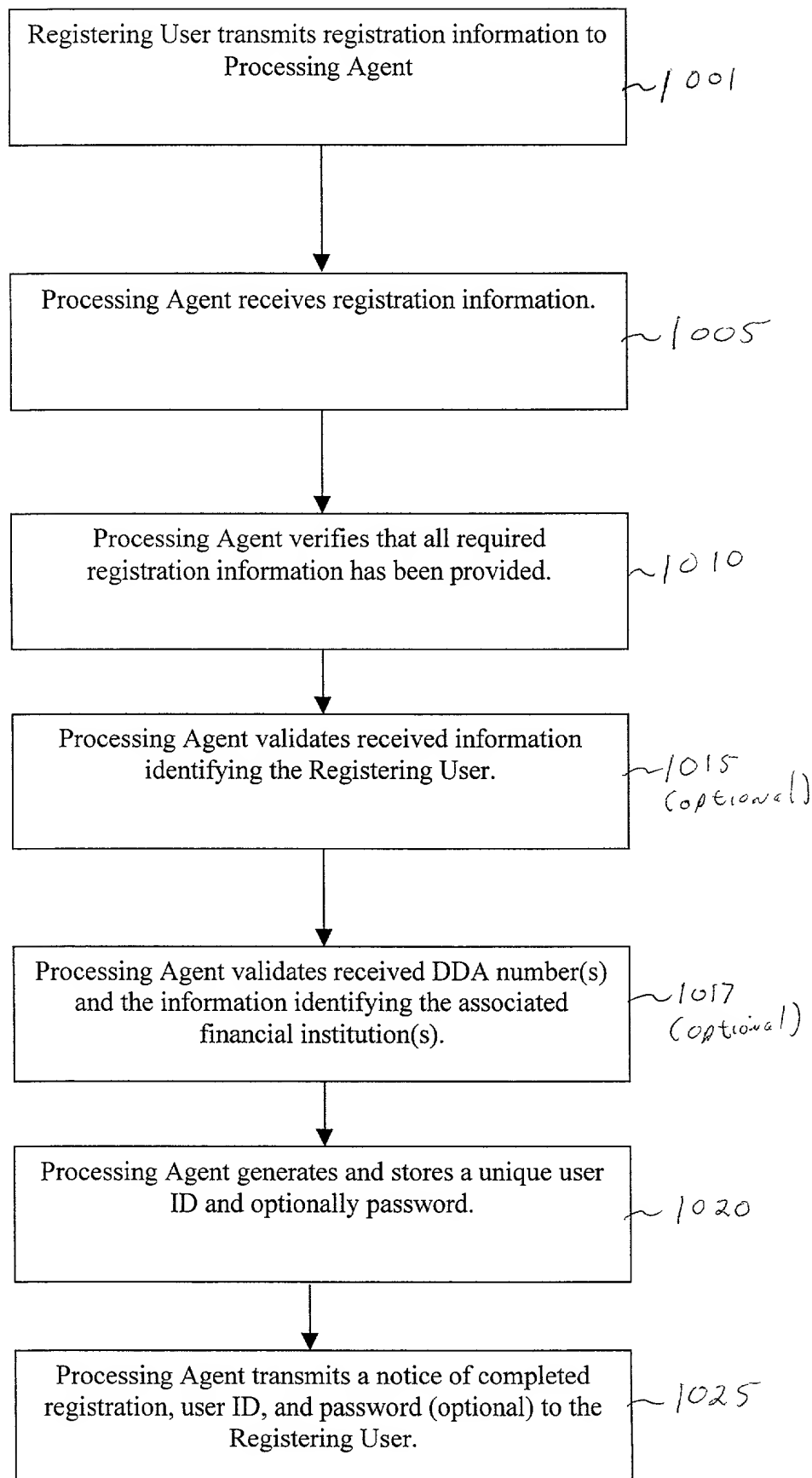


Figure 10A

From step 1010 of Figure 10A

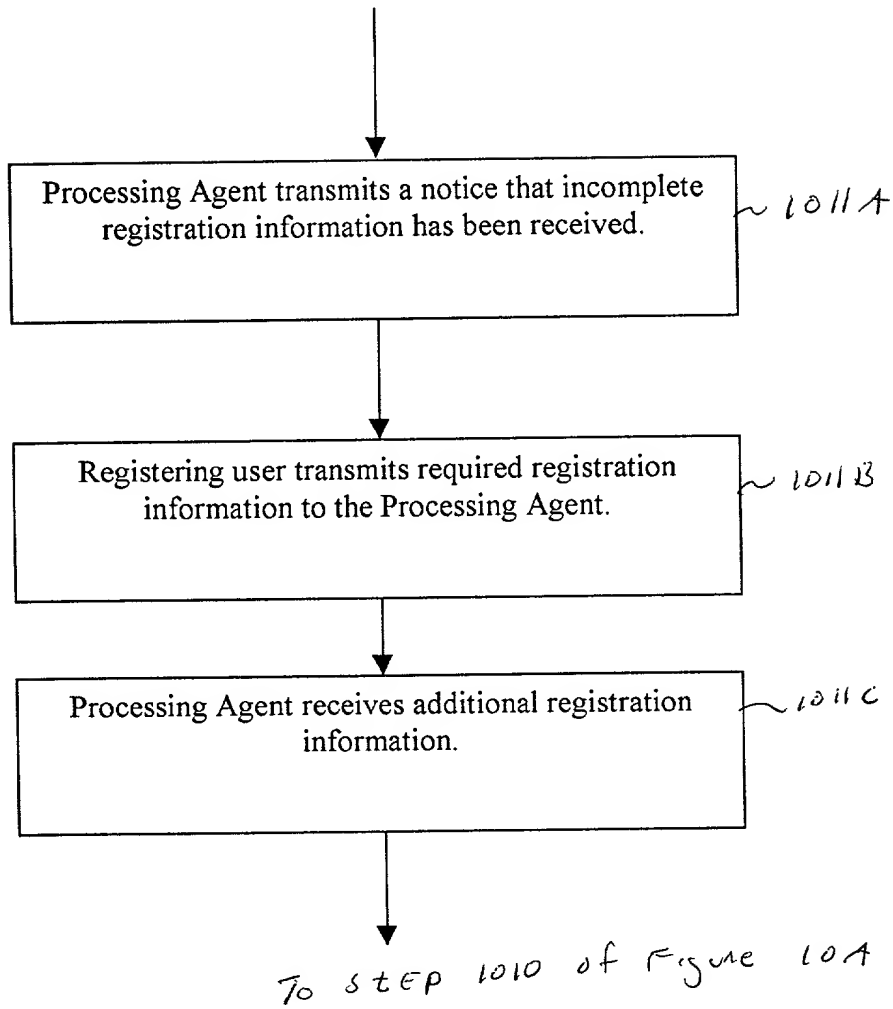


Figure 10B

From step 1015 of Figure 10A

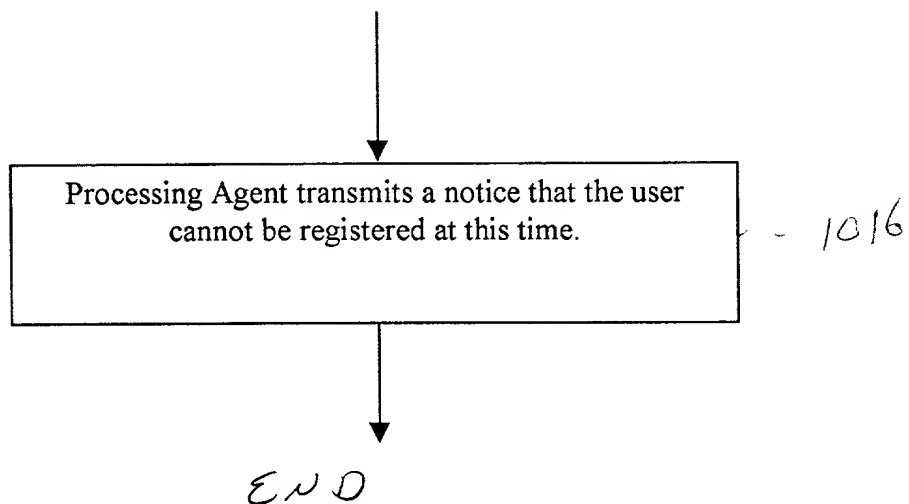


Figure 10C

From step 1017 of Figure 10A

Processing Agent transmits a notice that DDA and financial institution information cannot be verified.

~ 1018A

Registering user transmits DDA and financial institution information to the Processing Agent.

~ 1018B

Processing Agent receives DDA and financial institution information.

~ 1018C

To step 1017 of Figure 10A

Figure 10D

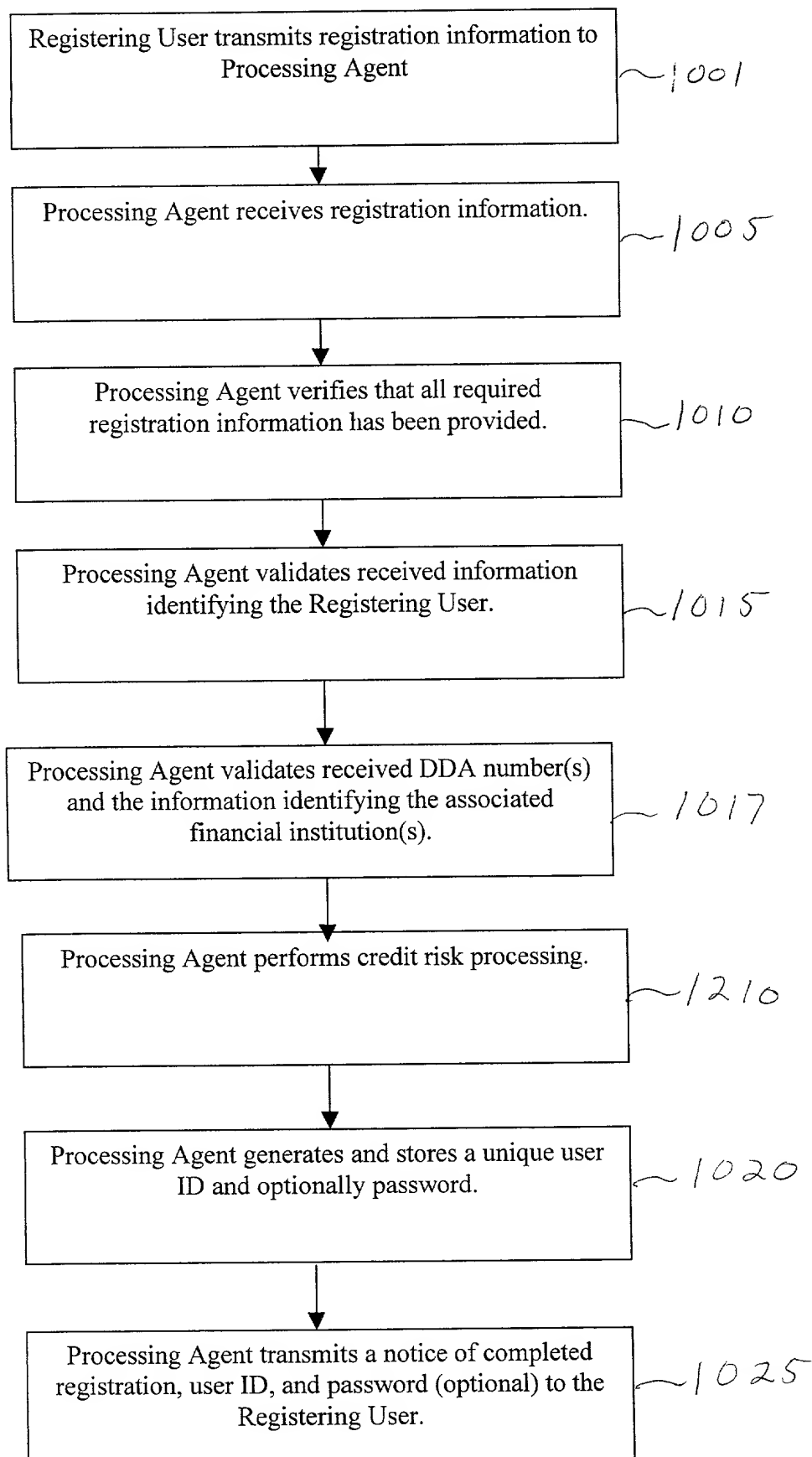


Figure 12

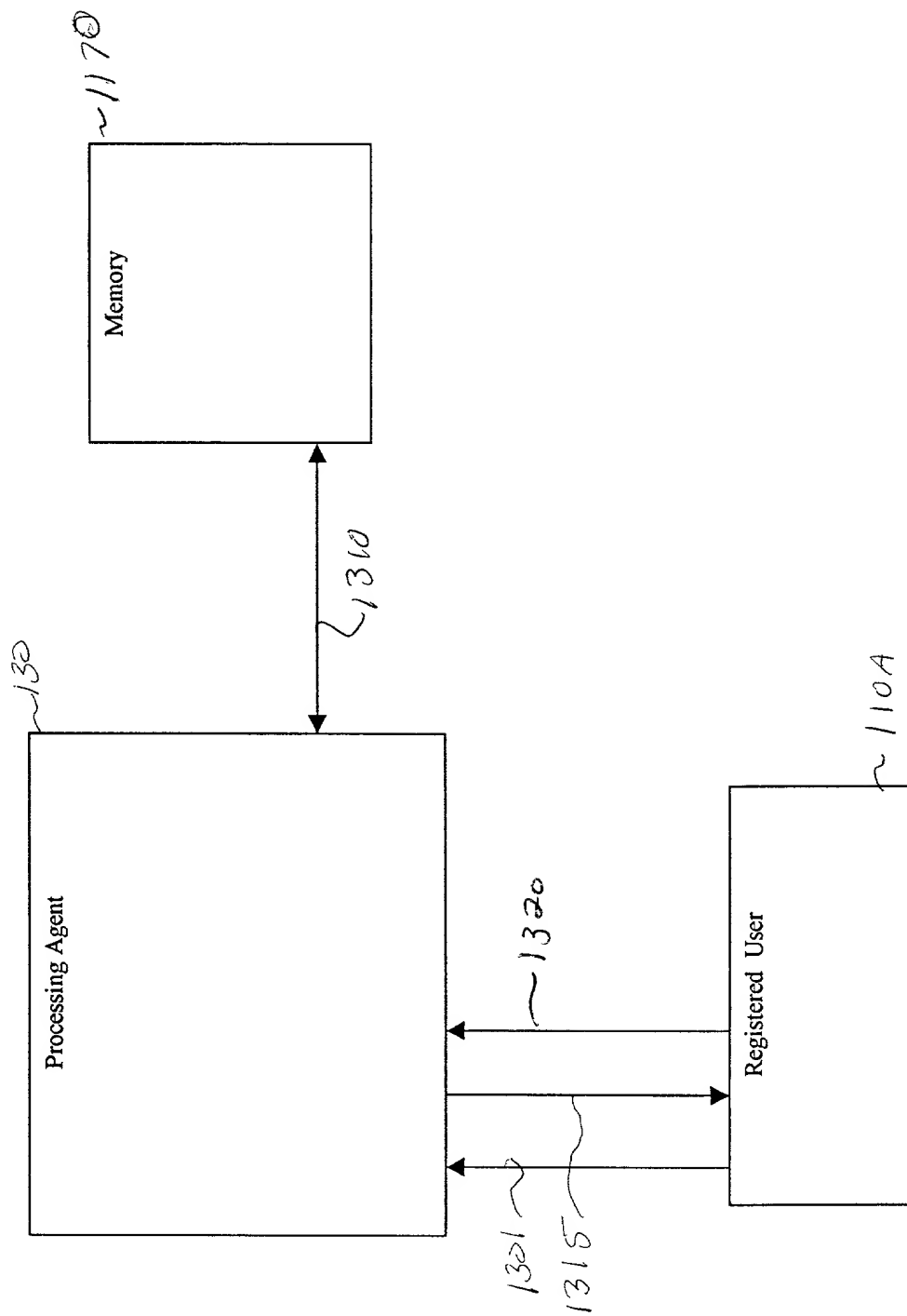


Figure 13


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graph TD; 1401[Registered User transmits user ID and (optionally) password to Processing Agent] --> 1405[Processing Agent receives information.]; 1405 --> 1410[Processing Agent determines Registered User's status.]; 1410 --> 1415[Processing Agent transmits payment page to Registered User.]; 1415 --> 1420[Registered User transmits completed payments page to the Processing Agent.]; 1420 --> 1425[Processing Agent processes the payment directive to make the payment on behalf of the Registered User.];
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Figure 14

PAYMENT PAGE

Please enter the amount of the payment:

\$ _

1501

Please enter the name of the payee to whom you wish payment be made on your behalf:

-

1505

Submit your request:

SUBMIT

1510

Figure 15